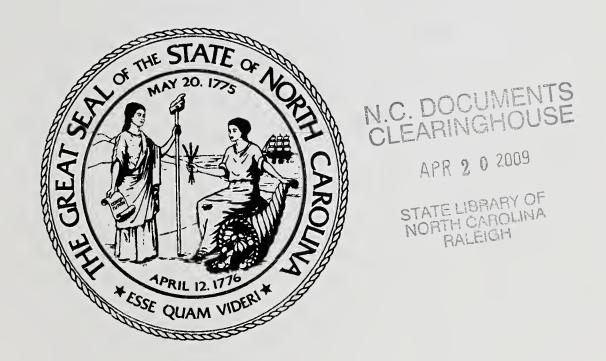
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CREDIT UNION DIVISION

DEPARTMENT OF COMMERCE



2008 ANNUAL REPORT OF STATE CHARTERED CREDIT UNIONS

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CREDIT UNION DIVISION

DEPARTMENT OF COMMERCE



Jerrie K. Jay
Administrator
Mail Address: 4314 Mail Service Center
Raleigh, North Carolina 27699-4314
Location: 205 West Millbrook Road, Suite 105
Raleigh, North Carolina 27609

Telephone (919) 571-4888 Facsimile (919) 420-7919 www.nccud.com jjay@nccud.org

The financial data contained in this report was compiled by Sandy Tapley from information derived from the December 31, 2008, call reports submitted by all state chartered, federally insured credit unions.





State of North Carolina Credit Union Division

Beverly Eaves Perdue Governor Jerrie K. Jay Administrator

March 16, 2009

The Honorable Beverly Eaves Perdue Governor of North Carolina State Capitol Raleigh, North Carolina 27601-2905

Dear Governor Perdue:

I respectfully submit the "2008 Annual Report of State Chartered Credit Unions." This report provides financial information for North Carolina state chartered credit unions. It also provides information regarding the Credit Union Division and the Credit Union Commission. Credit unions provide convenient and quality services to their members and strive to serve the citizens of North Carolina.

As of December 31, 2008, there were 63 natural person state chartered credit unions in North Carolina, compared to 72 in 2007. The Division also supervises a state chartered corporate credit union. The decline in the number of credit unions generally reflects the mergers of smaller credit unions into larger credit unions. Mergers allow a wider variety of services to be offered to the members and preserve a financial choice for the consumer.

North Carolina credit unions continued to grow during the past year. The following pages detail the overall financial condition of state chartered credit unions. As of December 31, 2008, (excluding the corporate credit union) there were 1,959,301 credit union members, and assets totaled \$19,084,557,672. Loans totaled \$13,662,929,913; savings totaled \$17,295,841,595.

The overall condition of North Carolina credit unions is sound and we anticipate continued growth in 2009. North Carolina credit unions will continue to meet the challenges of the financial industry through dedicated service to their members.

With warm personal regards, I remain,

cry thary yours,

Administrator

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WHAT IS A CREDIT UNION?

A credit union is "a cooperative, nonprofit association, incorporated...for the purposes of encouraging thrift among its members, creating a source of credit at a fair and reasonable rate of interest, and providing an opportunity for its members to use and control their own money in order to improve their economic and social condition." N.C. General Statutes §54-109.1(1993)

Credit unions differ from other depository financial institutions in a number of respects. First, credit unions are nonprofit with most of the net income earned returned to members in the form of higher dividends and lower interest rates on loans. Second, credit union members share one or more common bonds of occupation, association, community or interest, referred to as a "field of membership." Third, credit unions are democratically controlled institutions firmly grounded on the principle of "one member, one vote." And fourth, credit unions rely on volunteerism. Credit union directors are unpaid volunteers.

NORTH CAROLINA CREDIT UNION DIVISION

The North Carolina Credit Union Division, a regulatory agency, was created in 1915. The Division is funded exclusively from fees paid by the regulated credit unions. The Administrator is an active member of the National Association of State Credit Union Supervisors (NASCUS). The Division was accredited by NASCUS in 1992 and continues to maintain this high standard of excellence in the regulation and supervision of credit unions.

AGENCY MISSION

The mission of the North Carolina Credit Union Division is to promote and assist in the formation of credit unions, and to ensure the safety and soundness of the credit unions and their compliance with applicable laws through yearly examinations and other means.

DEPOSIT INSURANCE

As of October 3, 2008, share accounts in federally insured credit unions are insured up to \$250,000.



NORTH CAROLINA CREDIT UNION DIVISION

Jerrie K. Jay, Administrator

Rose Heston Conner, Assistant Administrator
Antonio F. Knox, Deputy Administrator
Phillip B. Aycock, Credit Union Examination Manager
Sandy Tapley, Administrative Officer
Processing Assistant
Kellie J. Daniel, Examiner III
Mark L. Ledford, Examiner III
Charles A. Moss, Jr., Examiner III
Paul A. Roberts, Examiner III
Caroline C. Warren, Examiner III
John J. Wilkerson, Jr., Examiner III

ADMINISTRATORS OF THE CREDIT UNION DIVISION

1916-1923	William R. Camp
1923-1936	Harriet M. Berry
1936-1940	C. C. Booker
1940-1954	D. R. Graham
1954-1971	W. V. Didawick
1972-1975	Joseph M. Jones
1975-1976	William L. Cole
1976	Carl B. Martin (Acting)
1976-1987	Roy D. High
1987	Stanley W. Brown (Acting)
1987-1990	J. Phillips L. Johnston
1990-1993	William C. Deal, Jr.
1993-1996	George T. Mann
1996-	Jerrie K. Jay



CREDIT UNION COMMISSION

North Carolina General Statute §143B-439(a) states... "There shall be created in the Department of Commerce a Credit Union Commission which shall consist of seven members...Three members of the Commission shall be persons who have had three years or more experience as a credit union director or in management of state chartered credit unions. At least four members shall be appointed as representatives of the borrowing public and may be members of a credit union but shall not be employees of, or directors of, any financial institution or have any interest in any financial institution other than as a result of being a depositor or borrower. No two persons on the Commission shall be residents of the same senatorial district. No person on the Commission shall be on a board of directors or employed by another type of financial institution...."

COMMISSIONERS	APPOINTED
Sue Douglas, Chairman* Raleigh, North Carolina	05/25/05
John Paup, Vice Chairman* Wilmington, North Carolina	05/14/03
K. Ray Bailey** Fairview, North Carolina	04/15/08
Mary B. Coan** Winston-Salem, North Carolina	09/18/03
John Herrera* Durham, North Carolina	08/23/02
Susan McIntyre** Morehead City, North Carolina	10/01/03
Robert Sheppard** Charlotte, North Carolina	08/02/05

^{*} Credit Union Management Member

COMMISSION MEETINGS IN 2008

Pinehurst – June 10, 2008 Asheville – October 9, 2008

^{**} Public Member



CHARTERING ACTIVITY

January 1 – December 31, 2008

NEW CHARTER

No Activity

MERGERS

East Carolina University Credit Union and State Employees' Credit Union – January 1, 2008
The Fayetteville Observer Credit Union and Members Credit Union – February 29, 2008
NCFB Credit Union and Summit Credit Union – May 18, 2008
Jack Armstrong Federal Credit Union and Welcome Credit Union – June 30, 2008
News-Record Credit Union and Summit Credit Union – October 1, 2008
Forsyth County Employees' Credit Union and Summit Credit Union – November 1, 2008

CONSERVATORSHIP

No Activity

VOLUNTARY LIQUIDATION

Quality Oil Credit Union - September 9, 2008

CONVERSION FROM FEDERAL CHARTER

First Legacy Community Credit Union – September 30, 2008

CONVERSION TO FEDERAL CHARTER

Raleigh Post Office Employees' Credit Union – April 1, 2008 Carolina Cooperative Credit Union – June 27, 2008 Welcome Credit Union – December 3, 2008 Charlotte Metro Credit Union – December 23, 2008

NAME CHANGES

No Activity



As of December 31, 2008

		MEMBERS	ASSETS
1	State Employees' Credit Union	1,498,062	\$16,706,624,093
2	Self-Help Credit Union	15,522	333,401,485
3	Piedmont Aviation Credit Union	56,981	208,338,923
4	Members Credit Union	50,080	200,819,553
5	Summit Credit Union	21,133	118,082,713
6	Champion Credit Union	16,519	116,942,949
7	Mountain Credit Union	16,644	82,833,535
8	Weyco Credit Union	7,361	70,101,720
9	Latino Community Credit Union	51,234	65,368,306
10	Telco Credit Union	11,752	64,775,405
11	Carolina Postal Credit Union	8,856	62,845,068
12	Hanesbrands Credit Union	11,734	62,137,230
13	Telco Community Credit Union	13,537	61,746,741
14	Winston-Salem City Employees' Credit Union	8,629	55,964,443
15	WNC Community Credit Union	4,773	51,512,690
16	Choice Community Credit Union	10,212	47,380,031
17	Ecusta Credit Union	7,549	42,384,043
18	Charlotte Fire Department Credit Union	3,270	42,143,044
19	Carolina Mountains Credit Union	7,238	41,332,432
20	United Services Credit Union	9,044	36,218,107
21	ElecTel Cooperative Credit Union	7,295	35,555,511
22	Blue Flame Credit Union	3,785	34,722,139
23	Greensboro Municipal Credit Union	5,525	31,252,003
24	Lion's Share Credit Union	10,743	30,994,362
25	Southern Select Community Credit Union	6,660	30,971,211
26	Corning Cable Systems Credit Union	4,053	29,930,951
27	First Legacy Community Credit Union	6,880	29,783,314
28	Generations Community Credit Union	11,350	25,345,356
29	CommScope Credit Union	3,368	24,248,336
30	City of Raleigh Employees' Credit Union	3,064	24,241,992
31	Greensboro Postal Credit Union	3,344	23,550,204
32	Greensboro Health Care Credit Union	4,315	21,848,178
33	McDowell CornerStone Credit Union	3,701	21,518,144
34	Financial Partners Credit Union	3,515	18,120,308
35	First Carolina Postal Credit Union	1,928	17,113,292
36	Shuford Credit Union	4,169	16,750,874
37	Enka Community Credit Union	1,894	16,643,615
38	TCP Credit Union	1,282	14,760,416
39	Oxford Credit Union	2,859	14,186,463
40	Greater Piedmont Credit Union	7,379	13,423,348
41	Foothills Credit Union	2,040	13,333,172

		MEMBERS	ASSETS
42	Winston-Salem Firemen's Credit Union	2 172	\$12,658,921
43	Greater Kinston Credit Union	2,172	
		5,110	11,102,398
44	GUCO Credit Union	1,826	10,427,547
45	East Coast Credit Union	2,376	9,906,448
46	BCBSNC Credit Union	2,927	9,196,135
47	Century Employees' Savings Fund Credit Union	1,611	8,810,618
48	North State Telco Credit Union	922	8,768,504
49	Chatham Employees' Credit Association Credit Union	794	6,249,191
50	Allvac Savings and Credit Union	1,230	5,774,155
51	Arcade Credit Union	2,028	5,771,051
52	United Chemi-Con Manuf. Employees' Credit Union	649	5,633,113
53	Fayetteville Postal Credit Union	1,515	4,895,617
54	Baptist Employees' Credit Union	851	4,374,087
55	The News & Observer Credit Union	829	4,189,776
56	Piedmont Credit Union	1,482	4,154,440
57	Asheville Postal Credit Union	922	3,365,881
58	ConBraCo Credit Union	770	3,331,776
59	Elizabeth City Coast Guard Employees' Credit Union	785	3,223,609
60	Texas Gulf Carolina Employees' Credit Union	700	2,793,265
61	Hickory Printing Group Savings Plan Credit Union	141	311,485
62	Mt. Vernon Baptist Church Credit Union	290	232,063
63	J. N. Pease Employees' Credit Union	92	141,892





OVERVIEW

State chartered credit unions in North Carolina remain safe and sound financial institutions. As of December 31, 2008, our 63 state chartered credit unions posted positive results in a variety of financial performance categories.

Although the number of institutions continues to decline (largely as a result of smaller credit unions merging into larger ones), total assets have grown. Over 1,950,000 North Carolinians are members of state chartered credit unions. Continued asset and membership growth is expected.

North Carolina credit unions continued to grow during the past year. The following pages detail the overall financial condition of state chartered credit unions. As of December 31, 2008, (excluding the corporate credit union) there were 1,959,301 credit union members, and assets totaled \$19,084,557,672. Loans totaled \$13,662,929,913; savings totaled \$17,295,841,595.



		Monroe	e, NC 28111		
Janet G. Mullis			Post Office Box 5030	1	
Manager			Telephone: (800) 841-5491		
, munuage.			Fax: (704) 291-7312		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	2,417,433	Total Liabilites	\$	35,256
Total Investments	\$	752,855	Total Shares/Deposits	\$	4,770,005
Total Loans Held For Sale	\$	-	Total Equity	\$	968,894
Total Loans and Leases	\$	2,554,022			
Less: Allowance for Loan and Leases	\$	32,032	TOTAL LIABILITIES, SHARES AND EQUITY	\$	5,774,155
Total Other Assets	\$	81,877			
TOTAL ASSETS	\$	5,774,155	2008 Net Income	\$	60,670
Chartered	Sep	tember 3, 1964			
Members		1,230			
Insurance Number		60660			
		Arcade	Credit Union		
		Ashevill	le, NC 28801		1
Charlene Costa			151 Patton Avenue, Room 286	0	
Manager			Telephone: (800) 325-3443	3	
			Fax: (828) 254-9809	•	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	766,354	Total Liabilites	\$	13,630
Total Investments	\$	358,772	Total Shares/Deposits	\$	4,528,312
Total Loans Held For Sale	\$	-	Total Equity	\$	1,229,109
Total Loans and Leases	\$	4,570,944			
Less: Allowance for Loan and Leases	\$	22,009	TOTAL LIABILITIES, SHARES AND EQUITY	\$	5,771,051
Total Other Assets	\$	96,990			
TOTAL ASSETS	\$	5,771,051	2008 Net Income	\$	1,251
Chartered		May 26, 1952			
Members		2,028			
Insurance Number		62114			
	2 to Ex-	Asheville Po	stal Credit Union		
		Ashevill	le, NC 28806		
Marlene Clinard			591 Brevard Road, Suite 232		
Manager			Telephone: (800) 299-816		
			Fax: (828) 258-9844	4	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	439,259	Total Liabilites	\$	418
Total Investments	\$	488,644	Total Shares/Deposits	\$	2,915,124
Total Loans Held For Sale	\$	-	Total Equity	\$	450,339
Total Loans and Leases	\$	2,410,091			
Less: Allowance for Loan and Leases	\$	29,990	TOTAL LIABILITIES, SHARES AND EQUITY	\$	3,365,881
Total Other Assets	\$	57,877			
TOTAL ASSETS	\$	3,365,881	2008 Net Income	\$	11,217
Chartered		May 16,1928			
Members		922			
Insurance Number		63311			

		yees' Credit Union				
	Cary,	NC 27512				
Stanley W. Brown, Jr.		Post Office Box 1107				
Manager		Telephone: (800) 395-5102	2			
		Fax: (919) 467-2718	3			
ASSETS		LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$ 191,804	Total Liabilites	\$	20,727		
Total Investments	\$ 3,047,621	Total Shares/Deposits	\$	3,638,177		
Total Loans Held For Sale	\$ -	Total Equity	\$	715,183		
Total Loans and Leases	\$ 1,066,303					
Less: Allowance for Loan and Leases	\$ 6,088	TOTAL LIABILITIES, SHARES AND EQUITY	\$	4,374,087		
Total Other Assets	\$ 74,447					
TOTAL ASSETS	\$ 4,374,087	2008 Net Income	\$	(4,178)		
Chartered	June 15, 1961					
Members	851					
Insurance Number	61388					
	BCBSNC	Credit Union				
-	Durhan	n, NC 27702				
Laura Williams		Post Office Box 2291				
Manager		Telephone: (919) 765-1677	7			
		Fax: (919) 765-1537	7			
ASSETS		LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$ 617,465	Total Liabilites	\$	171,427		
Total Investments	\$ 3,994,533	Total Shares/Deposits	\$	7,517,593		
Total Loans Held For Sale	\$ -	Total Equity	\$	1,507,115		
Total Loans and Leases	\$ 4,432,207					
Less: Allowance for Loan and Leases	\$ 40,033	TOTAL LIABILITIES, SHARES AND EQUITY	\$	9,196,135		
Total Other Assets	\$ 191,963					
TOTAL ASSETS	\$ 9,196,135	2008 Net Income	\$	94,796		
Chartered	August 12, 1970					
Members	2,927					
Insurance Number	66312					
		e Credit Union				
	Charlot	te, NC 28233				
Benjamin Hill, III		Post Office Box 33068				
Manager		Telephone: (800) 258-3352				
		Fax: (704) 523-8906	5			
ASSETS		LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$ 4,132,364	Total Liabilites	\$	82,110		
Total Investments	\$ 7,321,736	Total Shares/Deposits	\$	29,013,376		
Total Loans Held For Sale	\$	Total Equity	\$	5,626,653		
Total Loans and Leases	\$ 23,129,412	. ,				
Less: Allowance for Loan and Leases	\$ 330,096	TOTAL LIABILITIES, SHARES AND EQUITY	\$	34,722,139		
Total Other Assets	\$ 468,723					
TOTAL ASSETS	\$ 34,722,139	2008 Net Income	\$	(255,632)		
Chartered	March 1, 1954					
Members	3,785					

		Carolina Moun	tains Credit Union		
		Penros	e, NC 28766		
Diane B. Rogers			Post Office Box 727	,	
Manager			Telephone: (800) 223-6730)	
			Fax: (828) 884-2286	6	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	5,905,956	Total Liabilites	\$	(134,316)
Total Investments	\$	452,160	Total Shares/Deposits	\$	37,767,639
Total Loans Held For Sale	\$	-	Total Equity	\$	3,699,109
Total Loans and Leases	\$	31,954,052			
Less: Allowance for Loan and Leases		\$180,811	TOTAL LIABILITIES, SHARES AND EQUITY	\$	41,332,432
Total Other Assets	\$	3,201,075			
TOTAL ASSETS	\$	41,332,432	2008 Net Income	\$	(312,991)
Chartered		March 20, 1974			
Members		7,238			
Insurance Number		61938			
		Carolina Pos	stal Credit Union		
	-	Charlott	te, NC 28266		
Joy R. Watts			Post Office Box 669227	7	
Manager			Telephone: (800) 865-0445	5	
			Fax: (704) 409-2220)	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	6,087,378	Total Liabilites	\$	538,876
Total Investments	\$	9,544,461	Total Shares/Deposits	\$	52,242,720
Total Loans Held For Sale	\$	-	Total Equity	\$	10,063,472
Total Loans and Leases	\$	42,680,710			
Less: Allowance for Loan and Leases	\$	77,493	TOTAL LIABILITIES, SHARES AND EQUITY	\$	62,845,068
Total Other Assets	\$	4,610,012			
TOTAL ASSETS	\$	62,845,068	2008 Net Income	\$	(182,762)
Chartered	(October 30, 1934			
Members		8,856			
Insurance Number		63425			
	Cen	tury Employees' S	Savings Fund Credit Union		
		Hickory	y, NC 28603		
Lola G. Bumbarger			Post Office Box 608	3	
Manager			Telephone: (828) 326-8512	2	
			Fax: (828) 326-8438	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	560,594	Total Liabilites	\$	53,280
Total Investments	\$	2,335,612	Total Shares/Deposits	\$	5,828,843
Total Loans Held For Sale	\$	-	Total Equity	\$	2,928,495
Total Loans and Leases	\$	5,186,566			
Less: Allowance for Loan and Leases	\$	14,659	TOTAL LIABILITIES, SHARES AND EQUITY	\$	8,810,618
Total Other Assets	\$	112,505			
TOTAL ASSETS	\$	8,180,618	2008 Net Income	\$	61,433
Chartered	D	ecember 7, 1966			
Members		1,611			
Insurance Number		62870			

		Champio	n Credit Union		
		Cantor	n, NC 28716		
D. Michael Clayton			Post Office Box 1389)	
Manager			Telephone: (800) 204-0596	5	
			Fax: (828) 648-1936	5	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	11,797,314	Total Liabilites	\$	272,294
Total Investments	\$	21,941,371	Total Shares/Deposits	\$	98,144,786
Total Loans Held For Sale	\$	-	Total Equity	\$	18,525,869
Total Loans and Leases	\$	78,255,288			
Less: Allowance for Loan and Leases	\$	548,659	TOTAL LIABILITIES, SHARES AND EQUITY	\$	116,942 ,949
Total Other Assets	\$	5,497,635			
TOTAL ASSETS	\$	116,942,949	2008 Net Income	\$	23,790
Chartered		April 4, 1932			
Members		16,519			
Insurance Number		60721			
			partment Credit Union		
		Charlott	e, NC 28205		
Deborah H. Trotter			2100 Commonwealth Avenue	•	
Manager			Telephone: (800) 335-6195	5	
			Fax: (704) 344-8369	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,744,720	Total Liabilites	\$	134,995
Total Investments	\$	15,929,641	Total Shares/Deposits	\$	36,177,574
Total Loans Held For Sale	\$	-	Total Equity	\$	5,830,475
Total Loans and Leases	\$	19,688,566			
Less: Allowance for Loan and Leases	\$	73,131	TOTAL LIABILITIES, SHARES AND EQUITY	\$	42,143,044
Total Other Assets	\$	4,853,248			
TOTAL ASSETS	\$	42,143,044	2008 Net Income	\$	225,269
Chartered	No	vember 21, 1955			
Members		3,270			
Insurance Number		63566			
	Chatha		edit Association Credit Union		
		Elkin,	NC 28621		
Saborah M. Robinson			Post Office Box 530		
Manager			Telephone: (336) 526-0373		
			Fax: (336) 526-0643	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,189,750	Total Liabilites	\$	14,217
Total Investments	\$	2,219,912	Total Shares/Deposits	\$	4,355,185
Total Loans Held For Sale	\$	-	Total Equity	\$	1,879,789
Total Loans and Leases	\$	2,714,466			
Less: Allowance for Loan and Leases	\$	14,865	TOTAL LIABILITIES, SHARES AND EQUITY	\$	6,249,191
Total Other Assets	\$	139,928			
TOTAL ASSETS	\$	6,249,191	2008 Net Income	\$	230
Chartered		April 8, 1941			
Members		794			
Insurance Number		63769			

	 Choice Comm	unity Credit Union		
	Greensbo	oro, NC 27410		
Martha W. Miller Manager		3400 Battleground Avenue Telephone: (800) 634-7025 Fax: (336) 545-9918	5	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 2,761,436	Total Liabilites	\$	3,665,459
Total Investments	\$ 468,759	Total Shares/Deposits	\$	40,330,798
Total Loans Held For Sale	\$ -	Total Equity	\$	3,383,774
Total Loans and Leases	\$ 41,320,111			
Less: Allowance for Loan and Leases	\$ 415,388	TOTAL LIABILITIES, SHARES AND EQUITY	\$	47,380,031
Total Other Assets	\$ 3,245,113			
TOTAL ASSETS	\$ 47,380,031	2008 Net Income	\$	(141,146)
Chartered	April 8, 2002			
Members	10,212			
Insurance Number	68499			
	 City of Raleigh En	nployees' Credit Union		
	Raleigh	n, NC 27602		
Janell Minor		Post Office Box 590)	
Manager		Telephone: (919) 831-6800)	
		Fax: (919) 831-680	1	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 2,567,828	Total Liabilites	\$	19,360
Total Investments	\$ 12,287,583	Total Shares/Deposits	\$	21,558,338
Total Loans Held For Sale	\$ -	Total Equity	\$	2,664,294
Total Loans and Leases	\$ 9,114,431			
Less: Allowance for Loan and Leases	\$ 88,301	TOTAL LIABILITIES, SHARES AND EQUITY	\$	24,241,992
Total Other Assets	\$ 360,451			
TOTAL ASSETS	\$ 24,241,992	2008 Net Income	\$	62,604
Chartered	August 31, 1956			
Members	3,064			
Insurance Number	63424			
	 	pe Credit Union		
	Catawb	a, NC 28609		
Mark Honeycutt		Post Office Box 199		
Manager		Telephone: (800) 438-333		
		Fax: (828) 241-260	6	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 6,354,323	Total Liabilites	\$	261,759
Total Investments	\$ 4,978,610	Total Shares/Deposits	\$	19,603,789
Total Loans Held For Sale	\$ -	Total Equity	\$	4,382,788
Total Loans and Leases	\$ 12,471,466		\$	24,248,336
Less: Allowance for Loan and Leases	\$ 75,817	TOTAL LIABILITIES, SHARES AND EQUITY	\$	24,248,336
Total Other Assets	\$ 519,754			
TOTAL ASSETS	\$ 24,248,336	2008 Net Income	\$	49,887
Chartered	April 8, 1986			
Members	3,368			
Insurance Number	66856			

		o Credit Union		
	Matthey	ws, NC 28106		
Melinda L. Courtney		Post Office Box 24	7	
Manager		Telephone: (704) 847-919	1	
		Fax: (704) 841-6107	7	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 1,242,763	Total Liabilites	\$	2,119
Total Investments	\$ 923,931	Total Shares/Deposits	\$	2,756,459
Total Loans Held For Sale	\$ -	Total Equity	\$	573,198
Total Loans and Leases	\$ 1,149,772			
Less: Allowance for Loan and Leases	\$ 21,149	TOTAL LIABILITIES, SHARES AND EQUITY	\$	3,331,776
Total Other Assets	\$ 36,459			
TOTAL ASSETS	\$ 3,331,776	2008 Net Income	\$	(1,702)
Chartered	March 4, 1958			
Members	770			
Insurance Number	64022			
	Corning Cable S	Systems Credit Union		
	Hickor	y, NC 28603		
Marc A. Jacobson		Post Office Box 489	9	
Manager		Telephone: (800) 728-808	8	
		Fax: (828) 901-511	4	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 2,429,760	Total Liabilites	\$	(96,478)
Total Investments	\$ 14,070,858	Total Shares/Deposits	\$	26,387,505
Total Loans Held For Sale	\$ -	Total Equity	\$	3,639,924
Total Loans and Leases	\$ 13,093,195			
Less: Allowance for Loan and Leases	\$ 88,104	TOTAL LIABILITIES, SHARES AND EQUITY	\$	29,930,951
Total Other Assets	\$ 425,242			
TOTAL ASSETS	\$ 29,930,951	2008 Net Income	\$	27,325
Chartered	May 19, 1980			
Members	4,053			
Insurance Number	65508			
	 East Coas	st Credit Union		
	Wilmingt	ton, NC 28403		
Lisa Pope		3815 Park Avenue		
Manager		Telephone: (877) 822-322		
		Fax: (910) 791-903	2	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 618,921	Total Liabilites	\$	29,427
Total Investments	\$ 3,011,858	Total Shares/Deposits	\$	8,632,141
Total Loans Held For Sale	\$ -	Total Equity	\$	1,244,880
Total Loans and Leases	\$ 5,723,983			
Less: Allowance for Loan and Leases	\$ 128,630	TOTAL LIABILITIES, SHARES AND EQUITY	\$	9,906,448
Total Other Assets	\$ 680,316			
TOTAL ASSETS	\$ 9,906,448	2008 Net Income	\$	(115,884)
Chartered	January 21, 1955			
Members	2,376			

	· · · · · · · · · · · · · · · · · · ·	Ecusta (
		Pisgah Fo	rest, NC 28768		
Susan P. Holliday			Post Office Box 910		
Manager			Telephone: (800) 642-7284		
			Fax: (828) 884-2984		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,934,258	Total Liabilites	\$	331,229
Total Investments	\$	16,099,181	Total Shares/Deposits	\$	34,867,308
Total Loans Held For Sale	\$	-	Total Equity	\$	7,185,506
Total Loans and Leases	\$	23,374,128	• •		
Less: Allowance for Loan and Leases	\$	155,716	TOTAL LIABILITIES, SHARES AND EQUITY	\$	42,384,043
Total Other Assets	\$	1,132,192			
TOTAL ASSETS	\$	42,384,043	2008 Net Income	\$	159,216
Chartered		May 21, 1976			
Members		7,549			
Insurance Number		63663			
		ElecTel Coope	rative Credit Union		
			n, NC 27611		
Nancy Long			Post Office Box 27306		
Manager			Telephone: (800) 849-5600		
			Fax: (919) 876-8018		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	2,619,618	Total Liabilites	\$	183,666
Total Investments	\$	5,326,581	Total Shares/Deposits	\$	31,747,461
Total Loans Held For Sale	\$	-	Total Equity	\$	3,624,384
Total Loans and Leases	\$	27,407,345			
Less: Allowance for Loan and Leases	\$	261,958	TOTAL LIABILITIES, SHARES AND EQUITY	\$	35,555,511
Total Other Assets	\$	463,925			
TOTAL ASSETS	\$	35,555,511	2008 Net Income	\$	176,665
Chartered		July 1, 1969			
Members		7,295			
Insurance Number		66589			
	Elizab	eth City Coast Gu	ard Employees' Credit Union		
		Elizabeth	City, NC 27909		
Bonnie S. Spear			US Coast Guard-Support Center Bldg 984		
Manager			Telephone: (252) 338-3053	}	
			Fax: (252) 338-0827	•	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	566,074	Total Liabilites	\$	6,503
Total Investments	\$	732,176	Total Shares/Deposits	\$	2,540,178
Total Loans Held For Sale	\$	-	Total Equity	\$	676,928
Total Loans and Leases	\$	1,883,877			
Less: Allowance for Loan and Leases	\$	8,663	TOTAL LIABILITIES, SHARES AND EQUITY	\$	3,223,609
Total Other Assets	\$	50,145			
TOTAL ASSETS	\$	3,223,609	2008 Net Income	\$	3,870
Chartered		May 26, 1952			
Members		785			

	 	unity Credit Union		
	Enka	, NC 28728		
Richard E. Hayes		Post Office Box 699)	
Manager		Telephone: (800) 435-1696	3	
3		Fax: (828) 667-7286	5	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 2,707,352	Total Liabilites	\$	98,114
Total Investments	\$ 4,449,457	Total Shares/Deposits	\$	13,413,758
Total Loans Held For Sale	\$ •	Total Equity	\$	3,131,743
Total Loans and Leases	\$ 8,193,136			
Less: Allowance for Loan and Leases	\$ 60,251	TOTAL LIABILITIES, SHARES AND EQUITY	\$	16,643,615
Total Other Assets	\$ 1,353,921			
TOTAL ASSETS	\$ 16,643,615	2008 Net Income	\$	(66,802
Chartered	March 22, 1933			
Members	1,894			
Insurance Number	62602			
	Fayetteville P	Postal Credit Union		
	 Fayettev	ville, NC 28301		
Molly Gill		544 Ramsey Stree		
Manager		Telephone: (800) 338-651	5	
		Fax: (910) 484-726	5	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 305,562	Total Liabilites	\$	39,210
Total Investments	\$ 1,398,466	Total Shares/Deposits	\$	4,282,917
Total Loans Held For Sale	\$ -	Total Equity	\$	573,490
Total Loans and Leases	\$ 3,058,056			
Less: Allowance for Loan and Leases	\$ 31,932	TOTAL LIABILITIES, SHARES AND EQUITY	\$	4,895,617
Total Other Assets	\$ 165,465			
TOTAL ASSETS	\$ 4,895,617	2008 Net Income	\$	52,627
Chartered	April 4, 1928			
Members	1,515			
Insurance Number	63612			
	Financial Par	tners Credit Union		
	Morgani	ton, NC 28680		
Pam Cansler		Post Office Box 70		
Interim CEO		Telephone: (800) 432-812	3	
		Fax: (828) 437-291	2	
ASSETS		LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$ 6,137,396	Total Liabilites	\$	117,844
Total Investments	\$ 5,434,537	Total Shares/Deposits	\$	15,179,631
Total Loans Held For Sale	\$ -	Total Equity	\$	2,822,833
Total Loans and Leases	\$ 6,302,895			
Less: Allowance for Loan and Leases	\$ 80,048	TOTAL LIABILITIES, SHARES AND EQUITY	\$	18,120,308
Total Other Assets	\$ 325,528			
TOTAL ASSETS	\$ 18,120,308	2008 Net Income	\$	920
Chartered	June 13, 1974			
Members	3,515			
	20552			

		First Carolina Co	orporate Credit Union				
200-100-100-100-100-100-100-100-100-100-		Greensbo	oro, NC 27419				
David W. Brehmer Manager			Post Office Box 49379 Telephone: (800) 5854317 Fax: 8008280713				
ASSETS			LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$	8,301,345	Total Liabilites	\$	468,200,743		
Total Investments	\$	1,694,690,703	Total Shares/Deposits	\$	1,258,933,997		
Total Loans Held For Sale	\$	-	Total Equity	\$	27,909,732		
Total Loans and Leases	\$	46,433,068					
Less: Allowance for Loan and Leases	\$	-	TOTAL LIABILITIES, SHARES AND EQUITY	\$	1,755,044,472		
Total Other Assets	\$	5,619,358					
TOTAL ASSETS	\$	1,755,044,474	2008 Net Income	\$	712,000		
Chartered		August 12, 1980					
Members		187					
Insurance Number		65653					
		First Carolina f	Postal Credit Union				
		Goldsbo	ro, NC 27533				
Crystal W. Grant			Post Office Box 1637	,			
Manager			Telephone: (800) 452-4021	l			
			Fax: (919) 736-0892				
ASSETS			LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$	1,957,051	Total Liabilites	\$	28,021		
Total Investments	\$	166,242	Total Shares/Deposits	\$	14,870,973		
Total Loans Held For Sale	\$	-	Total Equity	\$	2,214,298		
Total Loans and Leases	\$	14,733,745					
Less: Allowance for Loan and Leases	\$	48,448	TOTAL LIABILITIES, SHARES AND EQUITY	\$	17,113,292		
Total Other Assets	\$	304,702		,			
TOTAL ASSETS	\$	17,113,292	2008 Net Income	\$	2,057		
Chartered	ı	February 14, 1952					
Members		1,928					
Insurance Number		62673					
			nmunity Credit Union				
		Charlott	te, NC 28297				
Saundra R. Scales			Post Office Box 16285				
Manager			Telephone: (704)375-5781				
			Fax: (704)375-8682	2			
ASSETS			LIABILITES, SHARES AND EQUITY				
Cash & Cash Equivalents	\$	2,886,755	Total Liabilites	\$	341,354		
Total Investments	\$	1,662,725	Total Shares/Deposits	\$	22,957,874		
Total Loans Held For Sale	\$	-	Total Equity	\$	6,484,086		
Total Loans and Leases	\$	23,807,731					
Less: Allowance for Loan and Leases	\$	116,145	TOTAL LIABILITIES, SHARES AND EQUITY	\$	29,783,314		
Total Other Assets	\$	1,542,248			~		
TOTAL ASSETS	\$	29,783,314	2008 Net Income	\$	117,367		
Chartered	Se	ptember 30, 2008					
Members		6,880					
Insurance Number		68593					

Foothi	IIc.	Crac	414	Union
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			y, NC 28602		·
Susan M. Bumgarner			1022 11th Avenue Boulevard SE		
Interim Manager			Telephone: (888)624-0205		
micrim manager			Fax: (828) 345-0205		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	813,292	Total Liabilites	\$	142,048
Total Investments	\$	1,958,000	Total Shares/Deposits	\$	11,535,472
Total Loans Held For Sale	\$	-	Total Equity	\$	1,655,652
Total Loans and Leases	\$	9,768,508			
Less: Allowance for Loan and Leases	\$	15,531	TOTAL LIABILITIES, SHARES AND EQUITY	\$	13,333,172
Total Other Assets	\$	808,903			
TOTAL ASSETS	\$	13,333,172	2008 Net Income	\$	(100,571
Chartered		April 7, 1933			
Members		2,040			
Insurance Number		62984			
		Generations Con	nmunity Credit Union		
		Durhar	n, NC 27701		
Linwood C. Bowen			123 West Main Street	:	
Manager			Telephone: (888) 683-2008	}	
			Fax: (919) 687-0844		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	3,750,027	Total Liabilites	\$	1,932,349
Total Investments	\$ 198,497 Total Shares/Deposits		\$	21,096,830	
Total Loans Held For Sale	\$	-	Total Equity		2,316,177
Total Loans and Leases	\$	21,306,588	, s.a. 2 42,	\$	2,0.0,
Less: Allowance for Loan and Leases	\$	808,129	TOTAL LIABILITIES, SHARES AND EQUITY	\$	25,345,356
Total Other Assets	\$	898,373		<u> </u>	
TOTAL ASSETS	\$	25,345,356	2008 Net Income	\$	149,843
Chartered	N	lovember 3, 1993			
Members		11,350			
Insurance Number		68121			
		Greater Kins	ston Credit Union		
			n, NC 28501		
Jennifer B. Howard			901 North Queen Street	t	
Manager			Telephone: (252) 527-4002	<u>}</u>	
			Fax: (252) 527-7785	i	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,333,198	Total Liabilities	\$	1,233,640
Total Investments	\$	2,401,634	Total Shares/Deposits	\$	8,749,777
Total Loans Held For Sale	\$	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Total Equity	\$	1,118,981
Total Loans and Leases	\$	6,776,353			,
Less: Allowance for Loan and Leases	\$	16,893	TOTAL LIABILITIES, SHARES AND EQUITY	\$	11,102,398
Total Other Assets	\$	608,106		·	
TOTAL ASSETS	\$	11,102,398	2008 Net Income	\$	(10,684
Chartered		June 15, 1952			
Members		5,110			
members		0,110			

			nont Credit Union		
		Durhan	n, NC 27702		
Edward W. Holland, Jr.			Post Office Box 1729)	
Manager			Telephone: (800) 326-3440)	
			Fax: (919) 687-0112	!	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,651,236	Total Liabilites	\$	64,324
Total Investments	\$	1,119,436	Total Shares/Deposits	\$	12,136,608
Total Loans Held For Sale	\$	•	Total Equity	\$	1,222,416
Total Loans and Leases	\$	10,226,981			
Less: Allowance for Loan and Leases	\$	119,996	TOTAL LIABILITIES, SHARES AND EQUITY	\$	13,423,348
Total Other Assets	\$	545,688			
TOTAL ASSETS	\$	13,423,345	2008 Net Income	\$	48,385
Chartered		April 18, 1997			
Members		7,379			
Insurance Number		68276			
		Greensboro Hea	Ith Care Credit Union		
		Greensb	oro, NC 27401		
Genice DeCorte			1200 North Elm Stree	t	
Manager			Telephone: (336) 832-8119)	
			Fax: (336) 832-8129		
ASSETS			LIABILITES, SHARES AND EQUITY		
-,,		Total Liabilites	\$	65,538	
Total Investments	otal Investments \$ 7,256		Total Shares/Deposits	\$	18,535,196
Total Loans Held For Sale	\$	-	Total Equity	\$	3,247,444
Total Loans and Leases	\$	11,087,139			
Less: Allowance for Loan and Leases	\$	60,672	TOTAL LIABILITIES, SHARES AND EQUITY	\$	21,848,178
Total Other Assets	\$	309,912			
TOTAL ASSETS	\$\$	21,848,178	2008 Net Income	\$	100,777
Chartered	Sep	tember 26, 1955			
Members		4,315			
Insurance Number		66317			
			nicipal Credit Union	·	
		Greensb	oro, NC 27401		
Judith E. Hurt			217 North Greene Stree		
Manager			Telephone: (866) 373-4628	3	
			Fax: (336) 373-5896	5	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,477,936	Total Liabilites	\$	129,019
Total Investments	\$	4,436,303	Total Shares/Deposits	\$	26,798,727
Total Loans Held For Sale	\$	-	Total Equity	\$	4,324,257
Total Loans and Leases	\$	23,365,493			
Less: Allowance for Loan and Leases	\$	117,677	TOTAL LIABILITIES, SHARES AND EQUITY	\$	31,252,003
Total Other Assets	\$	2,089,948			
TOTAL ASSETS	\$	31,252,003	2008 Net Income	\$	77,615
Chartered	No	vember 30, 1937			
Members		5,525			
Insurance Number		66316			

		Greensb	oro, NC 27495		
Carla A. Stamper			3701 West Wendover Avenue		
Manager			Telephone: (888) 394-0287 Fax: (336) 855-3448		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	917,059	Total Liabilites	\$	49.945
Total Investments	\$	13,497,458	Total Shares/Deposits	\$	18,073,087
Total Loans Held For Sale	\$	-	Total Equity	\$	5,427,172
Total Loans and Leases	\$	8,964,163	rotal Equity	Ψ	5,421,112
Less: Allowance for Loan and Leases	\$	7,143	TOTAL LIABILITIES, SHARES AND EQUITY	\$	23,550,204
Total Other Assets	\$	178,667	TOTAL LIADILITIES, STARES AND EQUIT	Ψ	23,000,204
TOTAL ASSETS	\$	23,550,204	2008 Net Income	\$	57,059
Chartered		March 17, 1928			
Members		3,344			
Insurance Number		63445			
		GUCO	Credit Union		
			ille, NC 27835		-
Timothy L. Lineberry			Post Office Box 1847	,	
Manager			Telephone: (252) 551-1599)	
			Fax: (252) 758-283 ⁻	l	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	251,045	Total Liabilites	\$	4,613
Total Investments	\$	4,294,527	Total Shares/Deposits	\$	9,136,947
Total Loans Held For Sale	\$	-	Total Equity	\$	1,285,987
Total Loans and Leases	\$	5,769,529	. ,		
Less: Allowance for Loan and Leases	\$	20,196	TOTAL LIABILITIES, SHARES AND EQUITY	\$	10,427,547
Total Other Assets	\$	132,642			
TOTAL ASSETS	\$	10,427,547	2008 Net Income	\$	20,420
Chartered		January 16, 1970			
Members		1,826			
Insurance Number		62985			
			ds Credit Union		
		Winston-S	alem, NC 27105		
John Hewes, Jr.			5995 Museum Drive	.	
Manager			Telephone: (888) 222-7528		
			Fax: (336) 519-7688	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	10,319,595	Total Liabilites	\$	317,207
Total Investments	\$	20,897,728	Total Shares/Deposits	\$	53,967,942
Total Loans Held For Sale	\$	-	Total Equity	\$	7,852,081
Total Loans and Leases	\$	27,546,424			
Less: Allowance for Loan and Leases	\$	154,606	TOTAL LIABILITIES, SHARES AND EQUITY	\$	62,137,230
Total Other Assets	\$	3,528,089			
TOTAL ASSETS	\$	62,137,230	2008 Net Income	\$	(183,643
Chartered	De	cember 16, 1937			
Members		11,734			

	Hick	ory Printing Group	Savings Plan Credit Union		
		High Poi	nt, NC 27264		
Jodelle M. Morgan			Post Office Box 7328	3	
Manager			Telephone: (800) 682-2113	3	
· ·			Fax: (336) 886-3227		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	112,222	Total Liabilites	\$	1,163
Total Investments	\$	3,146	Total Shares/Deposits	\$	271,160
Total Loans Held For Sale	\$	-	Total Equity	\$	39,162
Total Loans and Leases	\$	193,281			
Less: Allowance for Loan and Leases	\$	-	TOTAL LIABILITIES, SHARES AND EQUITY	\$	311,485
Total Other Assets	\$	2,836			
TOTAL ASSETS	\$	311,485	2008 Net Income	\$	(2,774)
Chartered		August 30, 1979			
Members		141			
Insurance Number		65385			
	05VD = 1.1	J. N. Pease Emp	loyees' Credit Union		
Sugar	-	Charlott	te, NC 28212		
Harriett D. Bryant			Post Office Box 18725	5	
Manager			Telephone: (704) 376-6423	3	
			Fax: (704) 332-6177		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	21,884	Total Liabilites	\$	-
Total Investments	\$	1,753	Total Shares/Deposits	\$	99,057
Total Loans Held For Sale	\$	-	Total Equity	\$	42,835
Total Loans and Leases	\$	113,456	S		
Less: Allowance for Loan and Leases	\$	3,921	TOTAL LIABILITIES, SHARES AND EQUITY	\$	141,892
Total Other Assets	\$	8,720			25112
TOTAL ASSETS	\$	141,892	2008 Net Income	\$	(301)
Chartered	Se	ptember 5, 1967			
Members		92			
Insurance Number		63528			
			unity Credit Union		
		Durhan	n, NC 2 77 02		
Luis Pastor			Post Office Box 25360		
Manager			Telephone: (919) 688-9270		
			Fax: (919) 688-9309	•	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	10,064,240	Total Liabilites	\$	12,043,291
Total Investments	\$	660,716	Total Shares/Deposits	\$	46,354,739
Total Loans Held For Sale	\$	-	Total Equity	\$	6,970,276
Total Loans and Leases	\$	53,999,827			
Less: Allowance for Loan and Leases	\$	611,533	TOTAL LIABILITIES, SHARES AND EQUITY	\$	65,368,306
Total Other Assets	\$	1,255,056			
TOTAL ASSETS	\$	65,368,306	2008 Net Income	\$	855,867
Chartered		Feb r uary 8, 2000			
Members		51,234			
Insurance Number		68430			

		Lion's Sha	re Credit Union		
		Salisbu	ry, NC 28145		
John P. McGrail			Post Office Box 278	a	
Manager			Telephone: (800) 889-2393		
Manager			Fax: (704) 637-631		
ACCETC			LIADILITES SHADES AND EQUITY		
ASSETS	•	4 450 000	LIABILITES, SHARES AND EQUITY Total Liabilites	•	2 800 055
Cash & Cash Equivalents	\$	1,459,862		\$	2,860,655
Total Investments	\$	4,033,197	Total Sparity	\$	25,480,829
Total Loans Held For Sale Total Loans and Leases	\$	22 021 044	Total Equity	\$	2,652,878
Less: Allowance for Loan and Leases	\$	23,821,641	TOTAL LIABILITIES, SHARES AND EQUITY	\$	20.004.262
Total Other Assets	\$ \$	113,349 1,793,011	TOTAL LIABILITIES, SHARES AND EQUITY	- J	30,994,362
TOTAL ASSETS	<u> </u>	30,994,362	2008 Net Income	\$	36,232
					30,232
Chartered		January 4, 1982			
Members		10,743			
Insurance Number		68430			
		McDowell Corne	erStone Credit Union		
		Marior	n, NC 28752		
Amy Johnson			Post Office Box 519	9	
Manager			Telephone: (828) 652-414	1	
			Fax: (828) 652-934	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	4,406,944	Total Liabilites	\$	254,248
Total Investments	\$	456,040	Total Shares/Deposits	\$	17,078,673
Total Loans Held For Sale	\$	-	Total Equity	\$	4,185,223
Total Loans and Leases	\$	15,912,745			
Less: Allowance for Loan and Leases	\$	53,539	TOTAL LIABILITIES, SHARES AND EQUITY	\$	21,518,144
Total Other Assets	\$	795,954			<u> </u>
TOTAL ASSETS	\$	21,518,144	2008 Net Income	\$	172,471
Chartered		March 23, 1967			
Members		3,701			
Insurance Number		60149			
		Memhers	Credit Union		
			alem, NC 27113		
Jack V. Braswell, Jr.			Post Office Box 529	7	
Manager			Telephone: (800) 951-800		
3			Fax: (336) 748-482		
ASSETS			LIADILITES SHADES AND EQUITY		
Cash & Cash Equivalents	œ.	7,931,251	LIABILITES, SHARES AND EQUITY Total Liabilities	Φ	702,149
Total Investments	\$ \$	7,931,251	Total Clabilites Total Shares/Deposits	\$ \$	179,156,489
Total Loans Held For Sale	э \$	72,923,170	Total Equity	\$ \$	20,960,915
Total Loans and Leases	φ \$	- 107,879,678	Total Equity	Ψ	20,000,010
Less: Allowance for Loan and Leases	\$	801,044	TOTAL LIABILITIES, SHARES AND EQUITY	\$	200,819,553
Total Other Assets	\$	12,886,498	TOTAL LIABILITIES, STARLES AND EXCHT	-	200,010,000
TOTAL ASSETS	\$	200,819,553	2008 Net Income	\$	1,166,319
Chartered		January 27, 1954			
Members		50,080			
Insurance Number		60002			
		00002			

		Mountain Waynesyi	ille, NC 28786		
		vvaynesv			
Patty Idol			38 Maple Stree		
Manager			Telephone: (828) 456-8627 Fax: (828) 452-7383		
			· ·		
ASSETS	•	40 500 004	LIABILITES, SHARES AND EQUITY	•	405.044
Cash & Cash Equivalents	\$	13,506,601	Total Change (Dance)	\$	495,211
Total Investments Total Loans Held For Sale	\$	11,286,883	Total Shares/Deposits Total Equity	\$	72,259,704 10,078,620
Total Loans Held For Sale Total Loans and Leases	\$ \$	E4 EE4 207	Total Equity	\$	10,076,620
Less: Allowance for Loan and Leases	\$ \$	54,554,387 322,694	TOTAL LIABILITIES, SHARES AND EQUITY	\$	92 922 525
Total Other Assets	\$ \$	3,808,358	TOTAL LIABILITIES, SHARES AND EQUITY	- P	82,833,535
TOTAL ASSETS	\$	82,833,535	2008 Net Income	<u> </u>	576,267
Chartered		April 7, 2004		· · · · · · · · · · · · · · · · · · ·	
Members		16,644			
Insurance Number		68531			
	N/	It Vernon Bantis	st Church Credit Union		
	IV		n, NC 27707		
Gwendella G. Clemmons			1007 South Roxboro Stree	t	
Manager			Telephone: (919) 688-1823	3	
3			Fax: (919) 688-0163		
ASSETS	C	0.004	LIABILITES, SHARES AND EQUITY	•	
Cash & Cash Equivalents	\$	6,094	Total Shares/Danasite	\$	140.290
Total Investments Total Loans Held For Sale	\$	175,656	Total Shares/Deposits	\$ \$	149,380
Total Loans and Leases	\$ \$	- 52,184	Total Equity	Ф	82,683
Less: Allowance for Loan and Leases	\$ \$	3,352	TOTAL LIABILITIES, SHARES AND EQUITY	\$	232,063
Total Other Assets	\$	1,481	TOTAL LIABILITIES, SHARLS AND EQUITI	Ψ	232,003
TOTAL ASSETS	\$	232,063	2008 Net Income	\$	2,900
Chartered	Nove	mber 12, 1948			
Members		290			
Insurance Number		63595			
		North State T	Telco Credit Union		
		High Po	int, NC 27261		Yu
Patti Weber			Post Office Box 2326	6	
Manager			Telephone: (336) 841-2052	2	
			Fax: (336) 841-2004	1	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	653,856	Total Liabilites	\$	8,799
Total Investments	\$	3,631,006	Total Shares/Deposits	\$	7,679,896
Total Loans Held For Sale	\$	-	Total Equity	\$	1,079,809
Total Loans and Leases .	\$	4,416,666			
Less: Allowance for Loan and Leases	\$	20,000	TOTAL LIABILITIES, SHARES AND EQUITY	\$	8,768,504
Total Other Assets	\$	86,976			_
TOTAL ASSETS	\$	8,768,504	2008 Net Income	\$	27,762
Chartered	Dec	ember 2, 1955			
Members		922			
Insurance Number		63526			

			Credit Union		
		Oxford	d, NC 27565		
H. Michael Dickerson			Post Office Box 307	7	
Manager			Telephone: (919) 693-7151		
			Fax: (919) 693-5557		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	895,405	Total Liabilites	\$	7,719
Total Investments	\$	7,908,465	Total Shares/Deposits	\$	10,131,345
Total Loans Held For Sale	\$	-	Total Equity	\$	4,047,399
Total Loans and Leases	\$	5,273,381			
Less: Allowance for Loan and Leases	\$	59,021	TOTAL LIABILITIES, SHARES AND EQUITY	\$	14,186,463
Total Other Assets	\$	168,233			
TOTAL ASSETS	\$	14,186,463	2008 Net Income	\$	(168,525)
Chartered		February 6, 1937			
Members		2,859			
Insurance Number		63553			
		Piedmont Avi	ation Credit Union		
		Winston-S	alem, NC 27105		
Judy R. Tharp			3810 North Liberty Stree	t	
Manager			Telephone: (800) 433-7228	3	
			Fax: (336) 776-1111	1	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	28,445,833	Total Liabilites	\$	1,046,545
Total Investments	\$	39,263,655	Total Shares/Deposits	\$	177,189,786
Total Loans Held For Sale	\$	1,283,658	Total Equity	\$	30,102,592
Total Loans and Leases	\$	132,259,499			
Less: Allowance for Loan and Leases	\$	2,000,951	TOTAL LIABILITIES, SHARES AND EQUITY	\$	208,338,923
Total Other Assets	\$	9,087,229			
TOTAL ASSETS	\$	208,338,923	2008 Net Income	\$	366,636
Chartered		January 17, 1950			
Members		56,981			
Insurance Number		60160			
		Piedmon	t Credit Union		
		Statesvi	ille, NC 28687		
Teresa P. Fox			Post Office Box 1307	7	
Manager			Telephone: (704) 873-6400		
			Fax: (704) 871-1200	,	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,049,419	Total Liabilites	\$	19,985
Total Investments	\$	640,695	Total Shares/Deposits	\$	3,520,697
Total Loans Held For Sale	\$	-	Total Equity	\$	613,758
Total Loans and Leases	\$	2,453,908			
Less: Allowance for Loan and Leases	\$	30,837	TOTAL LIABILITIES, SHARES AND EQUITY	\$	4,154,440
Total Other Assets	\$	41,255			
TOTAL ASSETS	\$	4,154,440	2008 Net Income	\$	19,672
Chartered	Se	pte mb er 29, 1981			
Members		1,482			
Insurance Number		65701			

The state of the s			Credit Union		
		Durhan	n, NC 27702		
Randy Chambers			Post Office Box 3619)	
Manager			Telephone: (800) 476-7428	3	
			Fax: (919) 956-4600)	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	48,501,852	Total Liabilites	\$	39,578,856
Total Investments	\$	46,327,602	Total Shares/Deposits	\$	270,667,935
Total Loans Held For Sale	\$	123,300	Total Equity	\$	23,154,694
Total Loans and Leases	\$	221,272,085		*	20, 10 1,00 1
Less: Allowance for Loan and Leases	\$	4,059,279	TOTAL LIABILITIES, SHARES AND EQUITY	\$	333,401,485
Total Other Assets	\$	21,235,925	101/12 21/15/21/120/11/120/11/15 2201/1		555,151,165
TOTAL ASSETS	\$	333,401,485	2008 Net Income	\$	2,864,825
Chartered	S				
Members	Sep	otember 27, 1983			
Insurance Number		15,522 66258			
insulance Number		00230			
			Credit Union	-	
		Hickor	y, NC 28601		
Jerry Gaillard			882 16th Street NE	:	
Manager			Telephone: (888) 211-6345	5	
			Fax: (828) 568-1235	5	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,922,213	Total Liabilites	\$	122,798
Total Investments	\$	439,006	Total Shares/Deposits	\$	14,503,048
Total Loans Held For Sale	\$	-	Total Equity	\$	2,125,028
Total Loans and Leases	\$	12,478,341			
Less: Allowance for Loan and Leases	\$	59,221	TOTAL LIABILITIES, SHARES AND EQUITY	\$	16,750,874
Total Other Assets	\$	1,970,535			
TOTAL ASSETS	\$	16,750,874	2008 Net Income	\$	(8,605)
Chartered		August 15, 1967			
Members		4,169			
Insurance Number		62612			
		Southern Select C	ommunity Credit Union		
		Kannapo	olis, NC 28081	*	— <u> </u>
Huyla I. Jackson			169 Dale Earnhardt Boulevard	ł	
Manager			Telephone: (800) 476-632	I	
			Fax: (704) 933-8952		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	1,896,047	Total Liabilites	\$	1,035,814
Total Investments	\$	7,096,513	Total Shares/Deposits	\$	25,063,750
Total Loans Held For Sale	\$	-	Total Equity	\$	4,871,647
Total Loans and Leases	\$	20,605,958			·
Less: Allowance for Loan and Leases	\$	84,190	TOTAL LIABILITIES, SHARES AND EQUITY	\$	30,971,211
Total Other Assets	\$	1,456,883		,	·
TOTAL ASSETS	\$	30,971,211	2008 Net Income	\$	(271,017)
		huma 20, 4050			
Chartered					
Chartered Members		June 20, 1958 6,660			

			rees' Credit Union n, NC 27611	
		Raieigi	1, NC 2/011	
James C. Blaine			Post Office Box 27665	
Manager			Telephone: (800) 438-1104	
			Fax: (919) 839-5353	
ASSETS			LIABILITES, SHARES AND EQUITY	
Cash & Cash Equivalents	\$	441,492,087	Total Liabilites	\$ 150,114,904
Total Investments	\$	3,600,095,738	Total Shares/Deposits	\$ 15,295,325,287
Total Loans Held For Sale	\$	-	Total Equity	\$ 1,261,183,902
Total Loans and Leases	\$	12,136,431,499		
Less: Allowance for Loan and Leases	\$	120,388,735	TOTAL LIABILITIES, SHARES AND EQUITY	\$ 16,706,624,093
Total Other Assets	\$	648,993,504		
TOTAL ASSETS	\$	16,706,624,093	2008 Net Income	\$ 134,122,144
Chartered		June 4, 1937		
Members		1,498,062		
Insurance Number		66310		
		Summit	Credit Union	
	_	Greensbo	oro, NC 27409	
Sam Whitehurst			8210 West Market Street	
Manager			Telephone: (800) 632-0210	
			Fax: (336) 662-6100	
ASSETS			LIABILITES, SHARES AND EQUITY	
Cash & Cash Equivalents	\$	6,844,416	Total Liabilites	\$ 621,901
Total Investments	\$	14,878,449	Total Shares/Deposits	\$ 106,301,249
Total Loans Held For Sale	\$	-	Total Equity	\$ 11,159,563
Total Loans and Leases	\$	90,961,601		
Less: Allowance for Loan and Leases	\$	1,405,544	TOTAL LIABILITIES, SHARES AND EQUITY	\$ 118,082,713
Total Other Assets	\$	6,803,791		
TOTAL ASSETS	\$	118,082,713	2008 Net Income	\$ 2,408
Chartered		March 18, 1935		
Members		21,133		
Insurance Number		63020		
			redit Union	
		Rural Ha	all, NC 27045	
Wilda Sudderth			Post Office Box 881	
Manager			Telephone: (336) 969-6518	
			Fax: (336) 969-9483	
ASSETS			LIABILITES, SHARES AND EQUITY	
Cash & Cash Equivalents	\$	4,749,002	Total Liabilites	\$ 74,998
Total Investments	\$	2,149,287	Total Shares/Deposits	\$ 12,711,595
Total Loans Held For Sale	\$	-	Total Equity	\$ 1,973,823
Total Loans and Leases	\$	7,269,524		
Less: Allowance for Loan and Leases	\$	43,998	TOTAL LIABILITIES, SHARES AND EQUITY	\$ 14,760,416
Total Other Assets	\$	636,601		
TOTAL ASSETS	\$	14,760,416	2008 Net Income	\$ 59,431
Chartered	N	lovember 26, 1979		
Members		1,282		

		Telco Commu	unity Credit Union		
		Ashevill	e, NC 28801		
Rita F. Gentry			7 Orchard Stree	t	
Manager			Telephone: (800) 222-1025	5	
			Fax: (828) 254-8739)	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	2,408,351	Total Liabilites	\$	239,410
Total Investments	\$	3,707,392	Total Shares/Deposits	\$	53,058,761
Total Loans Held For Sale	\$	-	Total Equity	\$	8,448,570
Total Loans and Leases	\$	50,328,011			
Less: Allowance for Loan and Leases	\$	363,848	TOTAL LIABILITIES, SHARES AND EQUITY	\$	61,746,741
Total Other Assets	\$	5,666,835			
TOTAL ASSETS	\$	61,746,741	2008 Net Income	\$	233,035
Chartered		June 6, 1935			
Members		13,537			
Insurance Number		63545			
		Telco C	Credit Union		
		Tarboro	o, NC 27886		7
Charles L. Johnson, Jr.			Post Office Box 4002		
Manager			Telephone: (800) 682-8688	3	
			Fax: (252) 823-1001	I	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	15,622,771	Total Liabilites	\$	3,808
Total Investments	\$	11,654,383	Total Shares/Deposits	\$	50,277,057
Total Loans Held For Sale	\$	-	Total Equity	\$	14,494,540
Total Loans and Leases	\$	36,383,632			
Less: Allowance for Loan and Leases	\$	478,671	TOTAL LIABILITIES, SHARES AND EQUITY	\$	64,775,405
Total Other Assets	\$	1,593,290			
TOTAL ASSETS	\$	64,775,405	2008 Net Income	\$	8,425
Chartered		August 22, 1941			
Members		11,752			
Insurance Number		66319			
	Te	xas Gulf Carolina	Employees' Credit Union		
		Aurora	ı, NC 27806		
Jack Moore			1530 NC Highway 306 South		
Manager			Telephone: (252) 322-8021		
			Fax: (252) 322-8090)	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	42,883	Total Liabilites	\$	20,373
Total Investments	\$	1,746,078	Total Shares/Deposits	\$	1,957,095
Total Loans Held For Sale	\$	-	Total Equity	\$	815,797
Total Loans and Leases	\$	1,027,939			
Less: Allowance for Loan and Leases	\$	60,436	TOTAL LIABILITIES, SHARES AND EQUITY	\$	2,793,265
Total Other Assets	\$	36,801			
TOTAL ASSETS	\$	2,793,265	2008 Net Income	\$	23,678
Chartered		March 7, 1968			
Members		700			
Insurance Number		66320			

		The News & Ob	server Credit Union		
		Raleigh	n, NC 27602		
Lori Schammel			Post Office Box 191		
Manager			Telephone: (919) 829-8975		
			Fax: (919) 836-4920		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	713.677	Total Liabilites	\$	647
Total Investments	\$	1,135,387	Total Shares/Deposits	\$	3,159,433
Total Loans Held For Sale	\$	-	Total Equity	\$	1,029,696
Total Loans and Leases	\$	2,325,773	' ´		
Less: Allowance for Loan and Leases	\$	23,656	TOTAL LIABILITIES, SHARES AND EQUITY	\$	4,189,776
Total Other Assets	\$	38,595			
TOTAL ASSETS	\$	4,189,776	2008 Net Income	\$	1,588
Chartered		May 1, 1933			
Members		829			
Insurance Number		63914			
111	nitad Ch	omi-Con Manufac	turing Employees' Credit Union		
<u> </u>	inted Cit		g, NC 28643		-
		Editority			
Pattì J. Miller			185 McNeil Road		
Manager			Telephone: (336) 384-6911		
			Fax: (336) 384-6923		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	325,863	Total Liabilites	\$	6,321
Total Investments	\$	4,578,713	Total Shares/Deposits	\$	5,085,363
Total Loans Held For Sale	\$	-	Total Equity	\$	541,429
Total Loans and Leases	\$	693,887			
Less: Allowance for Loan and Leases	\$	18,052	TOTAL LIABILITIES, SHARES AND EQUITY	\$	5,633,113
Total Other Assets	\$	52,702			
TOTAL ASSETS	\$	5,633,113	2008 Net Income		\$0
Chartered	Dec	ember 21, 1961			
Members		649			
Insurance Number		63525			
		United Servi	ces Credit Union		
		Ashevill	e, NC 28802		
William J. Carrington, III			Post Office Box 3336	;	
Manager			Telephone: (828) 255-0809		
			Fax: (828) 251-9127	,	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	3,505,731	Total Liabilites	\$	400,230
Total Investments	\$	1,809,525	Total Shares/Deposits	\$	30,562,428
Total Loans Held For Sale	\$	-	Total Equity	\$	5,255,449
Total Loans and Leases	\$	29,225,864			,,
Less: Allowance for Loan and Leases	\$	200,104	TOTAL LIABILITIES, SHARES AND EQUITY	\$	36,218,107
Total Other Assets	\$	1,877,091			
TOTAL ASSETS	\$	36,218,107	2008 Net Income	\$	(232,859)
Chartered	No	ovember 2, 1954			
Chartered Members	No	ovember 2, 1954 9,044			

			Credit Union		
		Plymou	th, NC 27962		
Steven D. Hardison			Post Office Box 69)	
Interim Manager			Telephone: (866) 811-4240)	
			Fax: (252) 793-3438	3	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	5,820,287	Total Liabilities	\$	205,796
Total Investments	\$	31,841,119	Total Shares/Deposits	\$ \$	59,903,818
Total Loans Held For Sale	\$	-	Total Equity	\$	9,992,106
Total Loans and Leases	\$	31,605,114	Total Equity	Ψ	3,332,100
Less: Allowance for Loan and Leases	\$	308,074	TOTAL LIABILITIES, SHARES AND EQUITY	\$	70,101,720
Total Other Assets	\$	1,143,274	TOTAL ENGLINES, STRAIG PARTS EQUITY	<u> </u>	10,101,720
TOTAL ASSETS	\$	70,101,720	2008 Net Income	\$	438,558
Ob anti-ord					· · · · · · · · · · · · · · · · · · ·
Chartered		June 8, 1959			
Members Insurance Number		7,361 66324			
insurance Number		00324			
	W	inston-Salem City	Employees' Credit Union		
		Winston-Sa	alem, NC 27101		
Tony Ebron			711 Salem Avenue	9	
Manager			Telephone: (336) 727-2663	3	
			Fax: (336) 727-8422		
ACCETC			LIABILITES CHARES AND FOURTY		
ASSETS		4 004 000	LIABILITES, SHARES AND EQUITY	•	0.45.000
Cash & Cash Equivalents	\$	4,201,062	Total Liabilites	\$	645,832
Total Investments	\$	10,265,906	Total Shares/Deposits	\$	49,265,045
Total Loans Held For Sale	\$	-	Total Equity	\$	6,053,566
Total Loans and Leases	\$	39,488,825	TOTAL LIABILITIES SHAPES AND FOURTY		55.004.442
Less: Allowance for Loan and Leases	\$	417,098	TOTAL LIABILITIES, SHARES AND EQUITY	\$	55,964,443
Total Other Assets TOTAL ASSETS	\$ \$	2,425,748 55,964,443	2008 Net Income	\$	8,361
	φ		2006 Net income	Φ	0,301
Chartered		October 7, 1957			
Members		8,629			
Insurance Number		66325			
		Winston-Salem F	iremen's Credit Union		
		Winston-S	alem, NC 27103		
Jack C. Higgins			1777 Link Road	1	
Manager			Telephone: (336) 723-0619		
			Fax: (336) 725-095		
			· u.m. (000) / 20 0000		
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	901,066	Total Liabilites	\$	172,903
Total Investments	\$	2,324,304	Total Shares/Deposits	\$	10,749,225
Total Loans Held For Sale	\$	-	Total Equity	\$.	1,736,793
Total Loans and Leases	\$	8,930,649			
Less: Allowance for Loan and Leases	\$	101,916	TOTAL LIABILITIES, SHARES AND EQUITY	\$	12,658,921
Total Other Assets	\$	604,818			
TOTAL ASSETS	\$	12,658,921	2008 Net Income	\$	55,432
Chartered		April 1, 1940			
Manulage		2,172			
Members		2,172			

WNC Community Credit Union

	-		mity orealt emon		
		Waynesv	ille, NC 28786		
Randall S. Crawford Manager			Post Office Box 144 Telephone: (800) 716-456 Fax: (828) 456-187	7	
ASSETS			LIABILITES, SHARES AND EQUITY		
Cash & Cash Equivalents	\$	7,336,085	Total Liabilites	\$	218,440
Total Investments	\$	5,621,646	Total Shares/Deposits	\$	41,819,701
Total Loans Held For Sale	\$	-	Total Equity	\$	9,474,549
Total Loans and Leases	\$	37,252,882			
Less: Allowance for Loan and Leases	\$	207,179	TOTAL LIABILITIES, SHARES AND EQUITY	\$	51,512,690
Total Other Assets	\$	1,509,256			
TOTAL ASSETS	\$	51,512,690	2008 Net Income	\$	317,029
Chartered		May 8, 1946			
Members		4,773			
Insurance Number		66854			



STATE LIBRARY OF NORTH CAROLINA
3 3091 00736 7519

